



provisions

“You’re unlikely to sell a policy in a booth. So why not make it fun to visit?”

Cherie Dupure
Senior Marketing Services Coordinator
& ProAssurance HCPL Event Planner

Tools of the Trade Show

TRADE SHOWS & EVENTS
**TALKING
 POINTS**

Trade shows have long been a traditional marketing strategy used by companies to showcase their latest products and services and to network with other businesses, clients, and potential partners in the industry. In 2022:

-  **30%** of trade exhibition professionals agreed that COVID-19 was the greatest issue facing their industry.
-  **26%** saw a direct hit to their brand recognition.
-  **95%** say they prefer in-person events over virtual.
-  **60%** said they planned to exhibit at more trade shows going forward, not fewer.
-  **65%** agreed in-person trade shows are an invaluable part of their marketing strategy.

(GES)

A Word on Our Issue

Getting Back in Person

The increase in remote work in recent years has offered numerous benefits. It's easier than ever to collaborate with colleagues and peers all over the country in real time. You can connect with those groups whenever and wherever it makes sense to do so. And, for those who aren't morning people, you can get to your meeting with a cup of coffee in hand—and your slippers still on—and none need be the wiser.

With all that said, our tendency to work remotely sheds new light on the value of industry events. Zoom calls provide an invaluable way to get things done, but they have created a very different atmosphere for building relationships. Frequent communication does not always translate to emotionally fulfilling communication.

There is something to be said for being in a space with like-minded people, sharing knowledge and working toward a similar goal. Taking the time away from the day-to-day to focus on a particular topic is a great way to re-center our priorities and gain inspiration for our work.

And, for those who are customer facing, trade shows and events are an excellent place to forge connections that can serve our business well. True, we are unlikely to sell an insurance policy in a trade show booth. However, we can create a positive association with our brand.

Many of you have shared that the easiest day on the job is when a client comes to you and asks for a quote from a specific carrier. At that point, they have already learned something that is likely to make them say yes. We hope our work at industry events, creating that positive connection, ultimately leads to more of those easy days for our agency partners.

In this issue, we will share some of the events we are attending next year—as well as some of the strategies that have served us well in those spaces. If you would like to meet with us at a future event, or you would like to share where we can find you in 2023, please contact your Business Development representative.

TABLE OF CONTENTS ...

[Trade Shows & Events](#)

[ASHRM by the Numbers](#)

[TIES THAT BIND](#)

[Trade Shows Are Back!](#)

[Reap the Benefits](#)

[The Comments Section](#)

[Rate Changes Effective 1/1/2023](#)

[Fitch Affirms ProAssurance's](#)

[Ratings; Outlook Revised](#)

[to Stable from Negative](#)

[New Physician Online Seminar](#)

[Holiday Celebration Schedule](#)

[Get Up-to-Date Agent Resources](#)

[in the ProAssurance SSP](#)

[Please Remove All References](#)

[to NORCAL Mutual on](#)

[Your Agency Websites](#)

[Final Reminder: Get CME](#)

[in by Policy Renewal](#)

[Increasing Diversity in](#)

[Clinical Trials: FDA Guidance](#)

[and Industry Efforts](#)

[Free Webinar for MPL](#)

[Association Members](#)

[Chris Sweet Promoted to](#)

[Vice President of Custom](#)

[Physicians, Specialty HCPL](#)

[MPL State Profile: Virginia](#)



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Please include names and email addresses for everyone who would like to subscribe.

Trade Shows & Events

MAKING MEMORABLE CONNECTIONS

ProAssurance regularly attends national and regional trade shows and events to help attendees get to know our organization and to demonstrate our commitment to the healthcare industry. We aim to connect people to opportunities and resources and are always looking for the most meaningful—and memorable—ways to do that.

Trade shows have long been a traditional marketing strategy used by companies to showcase their latest products and services and to network with other businesses, clients, and potential partners in the industry.

While in-person marketing events have faced considerable competition from digital marketing channels in recent years, they remain one of the most profitable media strategies for many industries. According to a recent [study](#), the trade show market in the United States is estimated to be worth \$17.4 billion in 2022. Due to the impact of the coronavirus pandemic, the industry saw a sharp decline in 2020 but is forecast to recover to pre-pandemic levels. The market size growth in 2022 is expected to be 13.8%.

“...the trade show market in the United States is estimated to be worth \$17.4 billion...”

THE EVOLUTION OF ASSOCIATIONS AND EVENTS

Today, [nearly 60% of all new purchases](#) begin with an internet search. That wasn't always the case, of course. “In fact, prior to the digital age, the association trade show was the lead generator,” said Chuck Shults, Director, Marketing Services, who's been involved in associations for 28 years.

Now, with almost everything you need to know available online, associations are less about education and more about relationships. “We actually don't spend a lot of time explaining what we do at a trade show,” said Chuck. “We focus on creating a contact and building a relationship.”

And that begins with providing an experience for attendees. “This is what we've done with the socks,” said Chuck.

The popular “missing sock” campaign involves event attendees receiving one sock in their registration bag with a tag directing them to the ProAssurance booth to claim their missing sock. Once at the booth, we scan their badge, give them their matching sock, and engage with them. It's a lighthearted way to have fun and differentiate ProAssurance from our competitors.

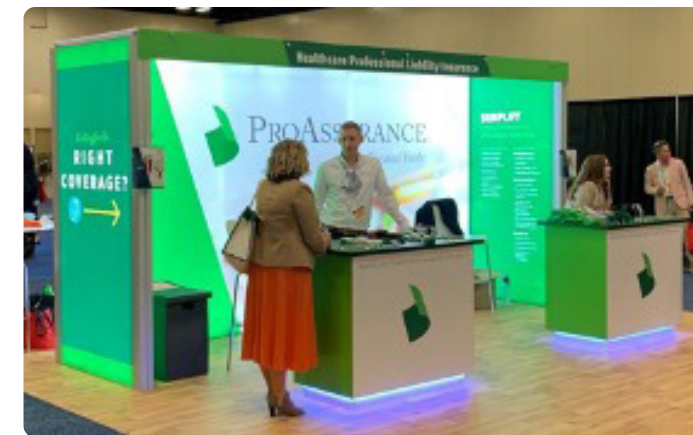
When done right, trade show booths are a great way to build brand awareness and foster meaningful relationships.

CREATING BOOTH BUZZ

“At *ExhibitorLive*, the conference and exhibition for trade show and corporate event marketing, I learned that only 12% of trade show participants will actually stop at a booth,” said Chuck. “At ASHRM, we reached 30.6%.” How did we do that? It came down to a custom trade show booth and smart marketing strategy.

A custom trade show exhibit is worth the investment. With a creative booth, we can visually define the ProAssurance brand and create a unique experience. However, studies have found that we have only [three to five seconds](#) to do three things:

- Catch people's attention
- Communicate an effective message
- Give them enough reason to stop



In 2019, we invested in a back-lit modular booth that would stand out amongst our competitors. The bright, bold graphics capture attention from the aisles and clearly communicate who we are, what we do, and why attendees should stop and talk with us. The goal is to have them engage.

Let's face it—we're in a serious business with a long, complex sales cycle. “You're unlikely to sell a policy in a booth,” says Cherie Dupure, Senior Marketing Services Coordinator. “So why not make it fun to visit?”

STRATEGY: CONNECTION

In early 2021, Cherie became a Certified Trade Show Marketer, the only university-affiliated professional certification in exhibit and event marketing. The certification process involved training in all aspects of trade show marketing, including measurement and analytics, marketing and sales, exhibits and events, and planning and execution, as well as booth design and strategy.

Chuck says that part of ProAssurance's strategy is to get away from thinking about booths as lead generators. “Rather, we want to promote brand awareness, build on our good reputation, and create relationships.”

For example, at ASHRM, we constructed a share-worthy selfie wall. “It was the perfect spot for attendees to stop and engage without fearing a sales pitch,” said Cherie. “Rather than just us trying to spread the word about ProAssurance, the attendees did it for us by sharing their photos. All we had to do was create the space for a memorable and meaningful connection.”

Getting to that point takes a lot of work. Shelby Joseph, Marketing Services Coordinator, has worked on thousands of events over her 20+ years at ProAssurance. “You'd be surprised at the amount of organization required to be successful at these events,” she said. “But it's so rewarding.”

The booth must be shipped weeks in advance of an event and can require a full day to assemble. There are pre-conference email promotions and post-conference email follow-ups. There's coordination of subject matter experts who can answer questions from attendees. There are a variety of giveaways, including stickers, koozies, socks, and so much more.

Now imagine doing all of this 40+ times a year. While it may sound exhausting, Shelby loves it. “It's worth all the work to see it all come together in the end,” she said.



Chuck Shults
Director,
Marketing Services



Cherie Dupure, CTSM
Senior Marketing
Services Coordinator



Shelby Joseph
Marketing Services
Coordinator

CONTACT US

If you are attending an industry event and would like to request a meeting with a ProAssurance representative, email AskMarketing@ProAssurance.com.

Visit ProAssurance.com/Events to stay up-to-date on the latest events.

LOCATION	EVENT	ORGANIZATION	DATE
Texas	Annual Conference + EXPO	ATA	March 4-6, 2023
Illinois	Annual Conference	AMGA	March 28-31, 2023
Minnesota	Annual Conference	ASHRM	October 1-4, 2023
Tennessee	MPE: Leaders Conference	MGMA	October 22-25, 2023
Illinois	Annual Meeting + EXPO	LeadingAge	November 5-8, 2023

ASHRM by the Numbers

ProAssurance representatives from across the organization welcomed 1,600 attendees, including healthcare risk management professionals, agents/brokers, and prospects, to the annual ASHRM conference September 11-14.

With the event set in historic Boston, Massachusetts, the HCPL Marketing team was proud to present the 2022 ProAssurance theme for our booth: **One If by Land, Two If by Sea.**

THE “MISSING SOCK” TRICK RETURNS

Conference attendees received one sock in their registration bag with a tag directing them to the ProAssurance booth to claim their missing sock. Once at the booth, we scanned their badge, gave them their matching sock, invited them to our Monday evening party, and sent them to the back of the booth for a photo in front of the backwall postcard graphic. The One If by Land, Two If by Sea theme was playfully incorporated into all promotional items—from the booth to the evening ProAssurance party including koozies, pins, stickers, coasters, and more.

The booth was a hit with over 30% of conference attendees stopping by to connect and learn more about ProAssurance.

More than **30%**
of conference attendees visited the ProAssurance booth



ASHRM NUMBERS

- 411** – our booth number
- 400** sq ft – booth size (island)
- 11** total event sponsors
- 68** exhibitors
- 1,990** people on the pre-conference list
- Around **1,600** in-person attendees

THE PROASSURANCE TEAM

- 14** exhibitor badges registered for the event
- 6** full conference badges registered (one virtual)
- 9** planning meetings



THE MARKETING CAMPAIGN

Custom promo ordered:

- **400** koozies (2 designs)
- **800** pins (2 designs)
- **1,700** pairs of socks
- **800** stickers (3 designs)
- **500** coasters (party invite)
- **1,450** pairs of socks sent to Boston
- **1,400** singles for bag
- **1,400** singles for booth
- **50** pairs for the agent meeting room

- **1,287** pre-conference postcards sent to ASHRM attendees
- **8** social media posts totaling **114** likes, **2** shares, and **4** comments
- **333** post-conference emails sent to booth visitors offering a complimentary book with **28.4%** open rate as of 9/16/2022

1,700 pairs of socks deployed
491 badge scans

AT THE BOOTH

- 1** surprise guest appearance by Ned Rand, ProAssurance CEO, who was coincidentally in Boston with the Investor Relations team
- 491** total badge scans out of 1,600 attendees (30.6% of attendees visited our booth)
- 3** ASHRM board members stopped by to thank us for sponsoring and complimented our campaign
- 2** attendees showed up at the ProAssurance booth wearing our socks (one pair was the 2021 Texas design from ASHRM in San Antonio)
- 1** agent/broker meeting room
- 1** postcard backwall booth graphic for photo op spot

PROASSURANCE CUSTOMER APPRECIATION PARTY AT HOWL AT THE MOON

- 156** people RSVP'd and 125 attended (including ProAssurance staff)
- 3** musicians entertained all night long
- 2** graphics on the TVs – 1 welcome and 1 Lyft QR code
- 44** rides taken with our Lyft pass code PRAPARTY2022

With ASHRM staff eager for a repeat performance from our team next year in Minneapolis, we are already considering ways to make ourselves memorable.



125 ASHRM attendees went to our party
500 coasters

34 books requested within the first 24 hours of post-conference email being sent

Ties that Bind

Monthly Insights for Selling to Healthcare Professionals

“

Any ROI will be found in the conversations and perceptions during the event and those that follow.

”

Trade Shows Are Back! Reap the Benefits

ProAssurance has been back at trade shows this year, returning the networking and lead generation opportunities that closed during the pandemic.

Multiple factors determine successful trade show outcomes, such as economic conditions, location, and attendance. While you don't control the variables, there are steps you can take to increase engagement with attendees before and after the show.

A successful trade show business development strategy should include:

1. A plan to get attendees to the ProAssurance booth or arrange a meeting during the show
2. Researching relevant business topics to discuss with attendees
3. A follow-up plan for after the event

Your Booth Attraction/ Meeting Plan

Initiate your attendee engagement plan before the event by extending a personal invitation to clients and prospects to visit the ProAssurance booth. Give them one or more reasons to stop by. These could include learning about new coverage options, sharing current MPL best practices, or providing more information on previously discussed issues. At the very least, tell them they'll gain insight into their liability protection strategy and leave with a sock matching the one in their welcome pack.

Even if your clients won't be attending the conference, your invitation informs them of ProAssurance's participation in the event. It may also get them thinking about scheduling time with you to review their current liability program.

Your Conversation Plan

Attendees at medical meetings and trade shows can suffer from information overload after attending educational events and exhibits. Explore their willingness to discuss business by asking some general questions, such as, "How has the convention been so far? What have you found to be most beneficial?"

Segue to the topic of MPL by asking, "Have you attended any sessions on medical professional liability? Have any sessions addressed the issue of [mention a significant, relevant issue]?" Continue with, "Many of your colleagues have concerns in this area. What are your thoughts? May I show you how we're helping practices similar to yours with this issue?"

If an attendee is reluctant to discuss business at that moment, schedule another time during the event, or make an appointment to follow up with them after they return home. Emphasize how they'll benefit from meeting.

Your Follow-Up Plan

The trade show has ended, and you have a list of fresh leads. What's next? *Follow-up!*

A survey conducted by Salesforce Training reported that up to 85% of trade show leads don't receive any follow-up.¹ This conveys a lack of professionalism and squanders potential sales opportunities. *Professionals always follow up!*

The first rule of follow-up after a trade show is urgency. Healthcare professionals quickly put medical conferences and trade shows behind them once they return to work. This makes it essential to follow up with them as soon as possible after the event.

The second rule of follow-up is to *have a reason to follow up*, which must provide value to the prospect. Don't assume they will remember what you discussed with them during the event. Follow-up conversations should begin with a summary of the prior discussion, including any of the prospect's stated concerns and perceived benefits.

Following up with medical professionals requires dogged persistence. Explain your diligence, if necessary, as part of your commitment to ensuring the client/prospect is current on their liability protection plan.

Trade shows involve a significant investment of money, time, and effort (*and socks!*). Any ROI will be found in the conversations and perceptions during the event and those that follow. Benefit from the upcoming trade shows by planning now.

¹ Brian Jeffrey, "Are Your Salespeople Squandering Trade Show Leads?", Salesforce Training, 2012 (<https://www.salesforcetraining.com/are-your-salespeople-squandering-tradeshow-leads/>).

Written by **Mace Horoff** of Medical Sales Performance

Mace Horoff is a representative of [Sales Pilot](#). He helps sales teams and individual representatives who sell medical devices, pharmaceuticals, biotechnology, healthcare services, and other healthcare-related products to sell more and earn more by employing a specialized healthcare system.

Have a topic you'd like to see covered? Email your suggestions to AskMarketing@ProAssurance.com.

News & Updates

Monthly updates from the Medical Professional Liability Insurance field

[Demand for primary care projected to slow as Amazon, Walmart pose a growing threat: report](#)

Patient demand for primary care and surgical care services remains below pre-pandemic levels, and patient visits "delayed" or "deferred" during the COVID-19 pandemic may be permanently lost, according to a new analysis. (Fierce Healthcare)

[Researchers outline AI-related clinical competencies for health professionals](#)

Researchers at Vanderbilt University Medical Center and IBM Watson Health have defined guidelines for how health professionals might best prepare themselves to work with artificial intelligence. (Health IT Analytics)

[New Hampshire moves to assist birthing centers, midwives with insurance costs](#)

The New Hampshire Joint Legislative Fiscal Committee approved a request from the Sununu Administration to use \$252,000 in federal pandemic aid to offset the cost of premium increases for birthing centers and home birth midwives. (Insurance Journal)

[Dire predictions follow Pa. Supreme Court's loosening of medical malpractice filing rules](#)

After 20 years of rebuilding Pennsylvania's physician workforce, and creating a better liability market in Pennsylvania, the Supreme Court's reversal of this venue rule will once again invite the unnecessary return of 'junk lawsuits' and personal injury lawyers lining their pockets . . . to the detriment of a steady and safe health care environment. (Pennsylvania Capital Star)

[Hospital room setup may affect surgical patients' outcomes: study](#)

Hospital room features such as a window view and distance from a nursing station may affect patient outcomes after high-risk operations, according to research presented at the American College of Surgeons Clinical Congress 2022. (Becker's Hospital Review)

[Global healthcare costs expected to increase 10% next year](#)

Largest increase in 15 years driven by inflation and increased utilization, but North America expected to do better than most regions. (Medical Economics)

[Drugmaker's libel suit against medical journal threatens research](#)

A lawsuit a pharmaceutical company filed after a medical journal criticized one of their drugs burdens public health and suppresses scientific advancement, physicians tell a federal court. The AMA Litigation Center argues that the court should not allow the lawsuit because "were the judicial system to impose its heavy hand on the scientific method, medical advancements would inevitably be impeded." (AMA)

[Regulatory challenges increasing among medical practices](#)

Of the MGMA survey respondents, 89% said the overall regulatory burden on their practice has increased over the past 12 months. (Healthcare Finance)



THE Comments Section

THIS MONTH'S TOPIC:

Let's Talk Travel Budgets and the Future of Hybrid Events

Reduced event budgets, recruiting talent, and realising hybrid's worth are just some of the issues the events industry is looking to address in the near future.

These issues were raised in a lively discussion hosted on October 3 by AIPC, the International Association of Convention Centres, titled "Changing Customer Requirements," which examined whether customer needs have really changed as live events have returned or whether the situation is similar to 2019. Chaired by AIPC CEO Sven Bossu, it featured input from convention centers and from Martin Boyle, CEO of IAPCO, the International Association of Professional Congress Organizers.

Boyle said that with regards to associations, there is a notable trend in delegates waiting until the very last minute to confirm attendance and whether their organization has the budget to enable them to travel to events.

"There're all sorts of social and economic reasons behind this reasoning, with the decline in the number of current seats that are available from the airlines—the actual stock isn't there for people to get to the event," he says.

"But also the cost of flights and accommodation is really impacting heavily on budgets [and decisions as to whether people who have indicated an interest, do attend]. Previously, we'd have a good idea of what shape a congress would take 18 months before it took place, now it's more like four or five months."

[View the full article.](#)

Source: Northstar Travel Media, LLC

About The Comments Section

The Comments Section is a recurring feature that focuses on an industry article in line with the monthly theme. ProAssurance thought leaders offer insights on the article and how the topic relates to our industry.

"There are many benefits to the hybrid office for the employee, but there are also savings benefits to the employer. I no longer have an office in my area, which means that there are no rent or electricity or insurance costs to the corporation. These recaptured funds can be shifted to enhance travel budgets and provide opportunities to connect with teammates, insureds, and industry leaders and build relationships that enhance brand loyalty and job satisfaction."



Yvonne Masters
Lead Claims Specialist

"Leading Age focuses on non-profit operators, challenges within the long-term care space, and how new technology is being used to improve the care of residents, which ultimately enhances our underwriting knowledge. In addition to providing further insight into our niche industry, we also have the ability to meet with multiple nationwide retailers in one place. Trade shows are extremely effective at expanding our network of business partners and gaining further expertise in the industry, both of which substantially increase production."



Corey LoBello
Underwriting Manager, Senior Living

"Adapting to a new normal including the transition of historical onsite relationship building into the virtual world of connection is still within its awkward phase. Change brings benefits as well as growing pains as industries adjust. The hybrid, as the article discusses, highlights a real time issue regarding budgeting and figuring out the 'right' solution takes time to develop processes based on metrics that account for variables including current climates such as inflation and understanding preferences."



Cyndi Nation
Senior Risk Management Consultant, Southeast Region

"Conferences are undoubtedly the best place for networking and relationship building. To me, conferences are about *presence*, which signifies: 1) *support* to our insureds, the medical society and the community; and 2) *brand awareness* with the ultimate goal of bringing in new business to our company. There is a more than reasonable return on investment when conferences provide us the platform to keep our company top of mind and make human connections to build trust, especially after 3 years of virtual meetings. I also like to take advantage of what attending conferences offers—gaining insights on competitors and the industry, learning issues or concerns that matter to our insureds, and growing professionally that helps my role and my team. I truly believe that all of these benefits combined help us to achieve our business goals, in the business development department and in our company as a whole."



Maria Byers
Business Development Representative, West Region

Rate Changes Effective 1/1/2023



We are committed to responsible pricing that reflects the current risk environment. In keeping with our commitment to apprise you of developments within your market, we would like to share with you our recently updated rate strategy for New Jersey. Upon recent review of our rate plan and rating factors, it was determined that the following changes would be necessary for NORCAL insureds:

NEW JERSEY

- Base rate increase of 7%
- Elimination of the Group Size Discount (previously applied to groups of two or more)
- Elimination of the Shared Corporation Limit Charge
- A premium charge of 30% for vicarious liability for each healthcare professional not individually insured on the policy
- An update to who is eligible for the Part-Time Discount and the amount of discount available (applies to part-time surgical specialists)
- A reduction of the term and discount available for insureds who are new to practice (the discount now applies to the first two years of practice at 50% for the first year and 25% for the second year)
- Rule change for Suspension of Coverage from "healthcare professional with separate limits of coverage" to "qualified healthcare professional"
- Updates to specialties and class codes
- Premium changes for the following medical specialties: Cardiology - Minor Surgery (5.2% decrease); General Surgery (22.7% increase); Otolaryngology - Major Surgery (18% increase); Pediatrics - No Surgery (1.1% increase); Radiology - Diagnostic (18.5% increase)

These changes, which have been filed and approved, go into effect January 1, 2023, and are applicable to new and renewal accounts. We have notified our affected policyholders of the changes.

Fitch Affirms ProAssurance's Ratings; Outlook Revised to Stable from Negative

Fitch Ratings has affirmed ProAssurance Corporation's (PRA) operating subsidiaries' Insurer Financial Strength (IFS) ratings at 'A-' (Strong) and Long-Term Issuer Default Rating (IDR) at 'BBB' and senior unsecured debt rating at 'BBB-'. The Rating Outlook has been revised to Stable from Negative for all ratings.

KEY RATING DRIVERS

Outlook Revised to Stable: The Outlook revision to Stable from Negative reflects the successful integration of NORCAL Group, which was acquired in May 2021. In particular, Fitch's concerns about NORCAL's reserves and profitability have been ameliorated to a level more consistent with a Stable Outlook.

Profitability Improving: PRA's calendar-year combined ratio for 1H22 was 104.6% compared to prior year period of 109.1%.

NORCAL Acquisition Adds Revenues: The NORCAL acquisition provides a broader base of HCPL premiums to reshape and diversify the portfolio.

Strong Capitalization: The company has a very strong capital position measured on both a risk-adjusted and non-risk-adjusted basis.

Reserve Strength Diminished: MPLI reserves are inherently long tail and difficult to predict. While Fitch believes PRA's reserving process will continue to display prudence, the absolute level of favorable reserve development is anticipated to be neutral near term.

Moderate Business Profile: The Specialty P&C segment makes up approximately 74% of net premiums earned for 1H22. While the company has a somewhat diversified portfolio, the lack of scale in other segments is a limiting factor in improving the business profile.

[Read the full article.](#)

FitchRatings

New Physician Online Seminar

Infection Prevention and Control: Improving Patient Safety

Healthcare associated infections (HAIs) are the most common adverse events affecting millions of patients annually worldwide. Recent evidence suggests that application of process improvement tools may decrease incidences of HAIs. Reducing preventable HAIs remains an imperative mission and is a continuous opportunity for improvement to maximize patient safety. This seminar will share actual scenarios and provide practical strategies to potentially prevent and mitigate risks associated with HAIs.

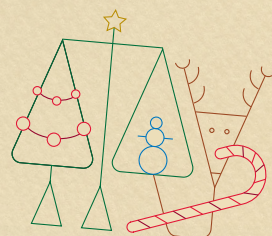
Physician insureds can sign in at ProAssurance.com to take this 1-hour program. Participants may be eligible to earn up to 1% premium credit if they successfully complete the program and pass the post-seminar test.

Holiday Celebration Schedule

As a reminder, ProAssurance offices will close in observance of a variety of holidays through the end of 2022 and early 2023.

- **November 24-25 (Thanksgiving)**
- **December 26 (Christmas observed)**
- **January 1, 2023 (New Year's Day)**
- **January 16, 2023 (Martin Luther King Jr. Day)**

We wish you and yours a safe, happy, and prosperous holiday season!

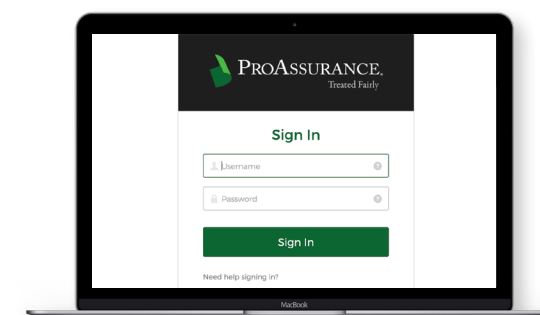


Get Up-to-Date Agent Resources in the ProAssurance SSP

As a reminder, all up-to-date agent resources are housed in the ProAssurance Secure Services Portal (SSP). All agents appointed by ProAssurance or NORCAL are eligible to create an account at ProAssurance.com to access these resources.

Items exclusively available to our agents include:

- The latest version of the ProAssurance Producer Guide
- All issues of ProVisions
- Point-of-sale marketing materials
- Access to new business and renewal applications



ProAssurance insured policy information, certificates of insurance, risk management activity participation, payment options, and more are also available in the ProAssurance SSP.

NORCAL insured policy information will be migrated to the ProAssurance SSP in early 2023. We will continue to share information on that transition as the project develops.

Please Remove All References to NORCAL Mutual on Your Agency Websites

As part of the demutualization process, NORCAL Mutual was renamed NORCAL Insurance Company, or NORCAL—referred to as NORCAL or NORCAL Group in running text. To clarify that the organization is no longer a mutual, please update any references to NORCAL on your website. If you need updated logos, flyers, or other sales materials, email AskMarketing@ProAssurance.com.

Final Reminder: Get CME in by Policy Renewal

Don't Let Your Clients Miss the Deadline to Save

To be eligible for premium credits or discounts, eligible risk management activities must be completed by the policy renewal date.

This year's physician loss prevention seminar, Back to Basics, analyzes the new risks that have emerged in recent years—and how to adjust protocols and procedures to keep physicians and their patients safe. ProAssurance insureds who complete the virtual 2-hour seminar may be eligible for a premium credit up to 5% depending on the program through which they are insured and the state in which they practice.

In addition to the annual physician loss prevention seminar, insureds also have access to a library of online seminars that may be completed for additional premium discounts. They can earn up to an additional 2% premium discount, to be applied at policy renewal. These offerings, including individual seminar details, can be found in the SSP under the seminars tab.

Practice administration staff of ProAssurance-insured medical practices are also encouraged to participate. Practice administrators can learn about new trends in enhancing patient safety and reducing risk through the Risk Management Booster. Thank you for helping your ProAssurance clients qualify for premium discounts.

Contact your ProAssurance underwriter at **800-282-6242** if you have questions or visit ProAssurance.com/Seminars for answers to commonly asked questions. For information on CME credits, contact your Risk Management team at **844-223-9648**. Please note that once an insured has completed an online program, it cannot be repeated for additional CME or premium discount.

MEDMARC WEBINAR

Increasing Diversity in Clinical Trials: FDA Guidance and Industry Efforts

This webinar will discuss efforts to increase enrollment in clinical trials of people from underrepresented racial and ethnic populations. We will discuss the latest FDA actions as well as efforts from the drug and device community. Topics will include:

- The most recent FDA Draft Guidance regarding submission of a Diversity Plan for clinical trials
- Consequences to patients of lack of diversity
- Obstacles to diversity in clinical trials
- Steps companies can take to improve diversity
- Industry actions in support of improving clinical trial diversity

Ronni Fuchs | Partner | Troutman Pepper

Ronni focuses her practice on pharmaceutical and medical device litigation, and advises on clinical trial issues including informed consent, clinical trial injuries, recruitment and payment issues.

Kyle Dolinsky | Associate | Troutman Pepper

Kyle focuses his practice on advising life sciences and health care clients on FDA regulatory and fraud and abuse issues, as well as pharmaceutical and medical device litigation.

Register for this webinar, and get up-to-date information on all upcoming Medmarc webinars, in [Medmarc's life sciences resource library](#).

Free Webinar for MPL Association Members

Preparing for the Post-Dobbs MPL Experience Tuesday, November 8, 2022 · 2:00 p.m. (ET)

The U.S. Supreme Court decision in *Dobbs v. Jackson Women's Health Organization* turned the issue of abortion law back to the states and immediately sent shockwaves through the nation's hospitals, health systems, and health professionals on the front line of care. Since then, numerous states have enacted legislation to restrict abortions, while others have taken additional steps to increase access to the procedure. At the same time, rhetoric and speculation by those on both sides of the issue are sowing confusion about the extent to which these new laws will impact health professionals' liability risks. Our panelists will discuss what the real risks are and the practical steps they have taken to address the medical liability implications of the new healthcare environment.

Mallory Earley, Risk Management Regional Manager, Southwest Region will be featured as one of the speakers on the panel.

[Register for the webinar.](#)

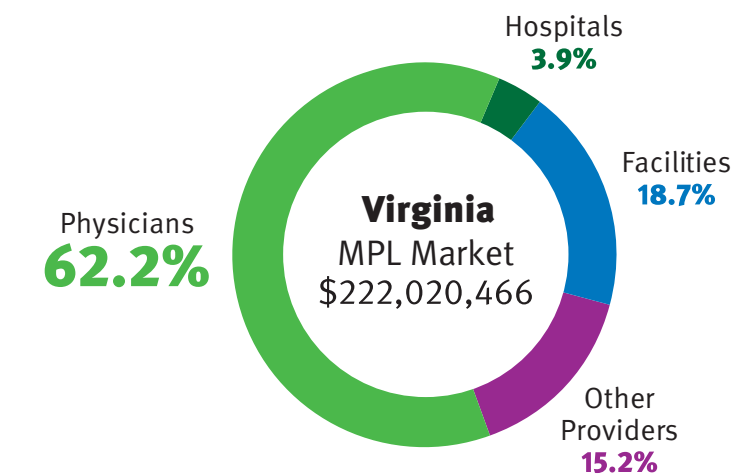
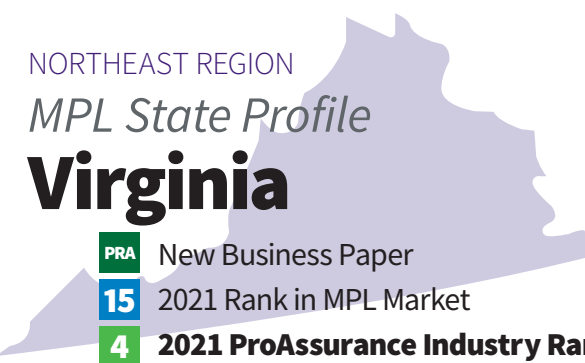
Chris Sweet Promoted to Vice President of Custom Physicians, Specialty HCPL

We are pleased to announce that Chris Sweet has been promoted to Vice President of Custom Physicians, Specialty HCPL.

Chris began his career at ProAssurance in March 2019 as Assistant Vice President. He has more than 25 years of MPL underwriting experience, including considerable work on large and complex physician group accounts.

Chris earned his bachelor's degree and MBA from Texas A&M University. He received the Chartered Property Casualty Underwriter designation in 2015.

Please join us in congratulating Chris and wishing him great success in this role.



Prejudgment Interest

- **Tort actions rate:** 6%, or amount provided in contract, if higher. However, the award of interest is discretionary.
 - › Va. Code Ann. §§ 8.01-382, 6.2-302, Va. Code Ann. § 8.01-382
- **Postjudgment Rate:** 6%, or amount provided in contract, if higher.
 - › Va. Code Ann. §§ 8.01-382, 6.2-302.
- **Accrual date:** Entry of judgment
 - › Va. Code Ann. § 8.01-382

Tort Laws

- **Limits on damages for pain and suffering:** \$2.5M cap on total damages (annual increases of \$50k from 7/1/2012 through 7/1/2031)
 - › §8.01-581.15 (2011)
- **Limits on contingent attorney fees:** None
- **Reform of collateral source rule:** None
- **Periodic payment of future damages:** Discretionary at court opinion
 - › No statutory citation
- **Statute of limitations:** 2 years; 10 year maximum; 1 year foreign object exception
 - › §8.01-243 (1987)

Impactful Legislation

[SB 148](#)—Signed into law 4/11/2022

This enactment expands immunity provided to healthcare providers responding to a disaster to include actions or omissions taken by the provider as directed by any order of public health in response to such disaster when a local emergency, state of emergency, or public health emergency has been declared. The bill contains an emergency clause.

Virginia is a one-party consent state.

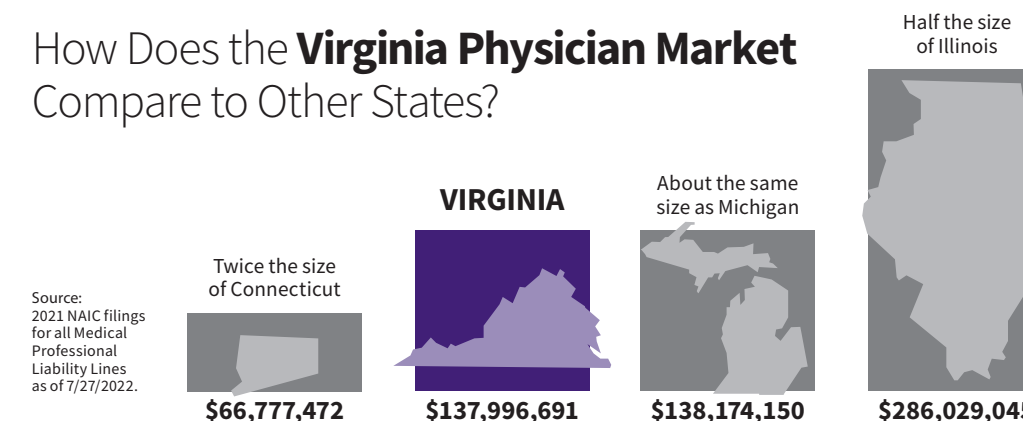
In Virginia, it is a criminal offense to use any device to record or share use communications, whether they are wire, oral, or electronic, without the consent of at least one person taking part in the communication. This means that in Virginia, you are legally allowed to record a conversation if you are a contributor, or with prior consent from one of the involved parties. Va. Code Ann. §19.2-62 (West 2012)

Abortion Law

Abortion is accessible in Virginia, but without legal protection. In 2020, Virginia repealed numerous medically unnecessary restrictions on abortion access.

- TRAP requirements: providers are required to report.
- Parental notification and consent is required.

How Does the Virginia Physician Market Compare to Other States?



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When the ProAssurance team attends major healthcare industry trade shows, we make a friendly first impression before we mention the word insurance.

See pages 2-5 to learn how we make branded socks and swag memorable tools of the trade show.